

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

IN RE:)	
)	CASE NO. 10-25152
Ronald Lee Ross fdba)	
Ross Food, Paper and Janitorial Supply)	
)	CHAPTER 13
Debtors)	

OBJECTION TO CONFIRMATION OF AMENDED PLAN

Comes now Consumer Solutions, LLC. ("Creditor"), and objects to the confirmation of this plan and in support thereof states:

1. Consumer Solutions, LLC. has a valid perfected first mortgage lien on the property located at: 6009 Juniper Street, Gary, IN 46403.
2. Amount of Claim. Debtor provides amount of claim of \$35,100.00. Creditor proposes an amount of claim of \$329,069.85.
3. Monthly Payment. Debtor proposes a monthly payment of \$325.00 per month beginning one month after plan confirmation and \$22,230.00 in month 60. Creditor proposes a consistent monthly payment of \$1,965.92.
4. Interest Rate. The loan has a variable interest rate which changes from time to time. Debtor proposes an interest rate of 3.00%. Creditor proposes current interest rate of 9.69%.
5. A copy of the Note is attached hereto as **Exhibit A**.
6. A copy of the Mortgage is attached hereto as **Exhibit B**.

7. Feasibility. The plan is not properly funded to pay the consistent monthly payment as required.

WHEREFORE Consumer Solutions, LLC., objects to the confirmation of plan and for all other just and proper relief.

KRISOR & ASSOCIATES

BY: /s/ Brooks J. Grainger
Brooks J. Grainger (19362-71)
Attorney for Creditor
Post Office Box 6200
South Bend, IN 46660
(574) 272-1000

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing was served upon debtor, Ronald Lee Ross, fdba Ross Food, Paper and Janitorial Supply, 6009 Juniper Street, Gary, IN 46403, via regular mail, Andrew J. Kopko and Kevin Schmidt, 370 West 80th Place, Merrillville, IN 46410, Paul R. Chael, 401 West 84th Drive, Suite C, Merrillville, IN 46410, Nancy J. Gargula, One Michiana Square, 5th Floor, 100 East Wayne Street, South Bend, IN 46601, via electronic mail, this 12th day of April 2011.

/s/ Brooks J. Grainger
Brooks J. Grainger